

B	I	N	G	O
Unit formula	100% Vested	Each One Counts	Shareholder Meeting	Own What You Do
ESOP Benefits Committee	Trust	Pride of Ownership	100% Vested	Share Value
Teamwork	Vested	FREE	Contribute to Company's success	Employee benefit
Leadership	Succeed as One	Must be 21 years old to participate in the ESOP	Employee Stock Ownership Plan	Ownership Culture
Employee Ownership Month	Departmental Highlights	Retirement Benefit	Year of service	ESOP Communications Committee

B	I	N	G	O
Vested	100% Vested	Shareholder Meeting	ESOP Benefits Committee	Pride of Ownership
Each One Counts	Year of service	Own What You Do	Departmental Highlights	Share Value
Leadership	Contribute to Company's success	FREE	Employee benefit	100% Vested
Employee Stock Ownership Plan	Retirement Benefit	Unit formula	ESOP Communications Committee	Succeed as One
Must be 21 years old to participate in the ESOP	Ownership Culture	Teamwork	Trust	Employee Ownership Month

B	I	N	G	O
Departmental Highlights	Retirement Benefit	100% Vested	Ownership Culture	Contribute to Company's success
Unit formula	Leadership	Must be 21 years old to participate in the ESOP	Trust	Own What You Do
Teamwork	ESOP Communications Committee	FREE	Succeed as One	Employee Stock Ownership Plan
Vested	Share Value	Shareholder Meeting	Year of service	Each One Counts
Employee benefit	100% Vested	Pride of Ownership	ESOP Benefits Committee	Employee Ownership Month